

**Information to identify the case:**

Debtor 1	<u>Jahaira J Concepcion</u>	Social Security number or ITIN	xxx-xx-0806
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-25433-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jahaira J Concepcion

10/3/22

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jahaira J Concepcion  
Debtor

Case No. 19-25433-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 03, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2022:

Recip ID	Recipient Name and Address
db	#+ Jahaira J Concepcion, 7 Keary Ave-Apt 2F, Kearny, NJ 07032-2340
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518399549	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC System, PO Box 64378, Saint Paul, MN 55164
518399551	PSE & G, Bankruptcy Dept, PO Box 940, Cranford, NJ 07016
518493041	Toyota Financial Services, PO Box 790069, Saint Louis, MO 63179-0069
518404919	+ United Healthcare, PO Box 29134, Hot Springs AR 71903-9134

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 03 2022 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Oct 03 2022 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Oct 04 2022 00:53:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518399547	+ EDI: CAPITALONE.COM	Oct 04 2022 00:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518452731	+ EDI: AIS.COM	Oct 04 2022 00:53:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518516183	+ Email/Text: bncmail@w-legal.com	Oct 03 2022 20:57:00	CarePoint Health - Physican GSHA, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518399548	+ Email/Text: bncnotifications@pheaa.org	Oct 03 2022 20:57:00	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
518399549	EDI: LCIICSYSTEM	Oct 04 2022 00:53:00	IC System, PO Box 64378, Saint Paul, MN 55164
518510291	EDI: JEFFERSONCAP.COM	Oct 04 2022 00:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518510013	EDI: PRA.COM	Oct 04 2022 00:53:00	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
518399550	+ EDI: RMSC.COM	Oct 04 2022 00:53:00	Pay Pal, PO Box 5138, Lutherville Timonium, MD 21094-5138
518401666	+ EDI: RMSC.COM	Oct 04 2022 00:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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518399552	+ EDI: RMSC.COM	23541-1021
		Oct 04 2022 00:53:00 Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
518399553	+ EDI: RMSC.COM	
		Oct 04 2022 00:53:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518399554	Email/Text: TFS_Agency_Bankruptcy@toyota.com	
		Oct 03 2022 20:57:00 Toyota Financial Services, Atty: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518463947	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	
		Oct 03 2022 20:56:00 Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518470348	Email/PDF: bncnotices@becket-lee.com	
		Oct 03 2022 21:01:32 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518497745	+ EDI: AIS.COM	
		Oct 04 2022 00:53:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518399555	+ EDI: VERIZONCOMB.COM	
		Oct 04 2022 00:53:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
518399556	+ EDI: WFFC2	
		Oct 04 2022 00:53:00 Wells Fargo Bank, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
518399557	EDI: WFFC.COM	
		Oct 04 2022 00:53:00 Wells Fargo Bank NA, Csl Dispute Team N8235-04m, Des Moines, IA 50306

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518463964	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2022 at the address(es) listed below:

Name	Email Address
David Jerome Witherspoon	on behalf of Debtor Jahaira J Concepcion daveslaw321@gmail.com prissycatina@yahoo.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	

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on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5